

17 February 2026

Dear Resident

RE: Remortgaging your home

Thank you for contacting us about remortgaging your home; in this letter we have outlined some important information that you should read, and when you are ready to proceed we will need the attached Remortgage Request Form and a copy of the supporting documentation.

If you have any questions about this please do not hesitate to contact a member of our Home Ownership Team by emailing homeownership@housingsolutions.co.uk, or through our Contact Centre on 01628 543 101.

Consent to Remortgage

Under the terms of your Shared Ownership Lease you will need written consent from Housing Solutions as your Landlord for all loans secured against the property. Your mortgage lender will also require our consent to satisfy themselves that the Mortgage Protection Clause in your lease is valid and to be able to register their charge at the Land Registry.

Your solicitor arranging the remortgage will request our approval prior to the mortgage completing; to provide this there will be a fee of £108.00 incl. VAT (£150.00 if you are seeking additional borrowing or making any changes to the ownership of the property), which will usually be paid through your solicitor arranging the remortgage. We will require the fee to be paid before we can release any signed mortgage approval.

You will not need to obtain our consent to do a product transfer with your existing lender where there is no additional borrowing, no change to your mortgage term, and where no changes are required to the Land Registry title.

What kind of mortgages will we approve

We will normally approve mortgages which satisfy all of the following requirements:

- ✓ The term is no longer than the original mortgage term when you first purchased
i.e. when you first purchased 3 years ago your mortgage had a term of 30 years, we will now approve a mortgage with a term of up to 27 years
- ✓ The interest rate is no greater than 5%
- ✓ The total amount to be borrowed is no more than the redemption fee for your current mortgage

We may also provide consent for you to increase your borrowing under certain circumstances, in line with our policy and the government guidance in the Capital Funding Guide, which we will assess on a case by case basis. If you do want to request additional borrowing you should discuss this with us in advance of applying for your mortgage.

If, as part of your remortgaging, you plan to change the ownership of your lease (such as from a single name to joint names) you should speak to us first, as we may need to complete some additional eligibility and/or affordability checks in order to be able to approve your mortgage and the subsequent assignment of your lease.

The next steps

Once you have your approved mortgage offer and you are ready to proceed you will need to send a copy of the following documents to our Home Ownership Team at homeownership@housingsolutions.co.uk; your solicitor may also manage this process on your behalf:

- A completed Remortgage Request Form
- A copy of your new mortgage offer and approval documents
- A copy of the Redemption Statement from your current lender

If you have any further questions or need any more information please do not hesitate to contact us:

Email: homeownership@housingsolutions.co.uk

Telephone: 01628 543 101

Yours sincerely

Antony Matthews
Home Ownership Manager

Remortgage Request Form

Please complete this form in BLOCK CAPITALS and return it to us via email with a copy of all of your supporting documents.

If your property was purchased in joint names you will both need to sign the form at sections 7 and 8.

1. Property Details			
Property address			
Postcode			
Share percentage owned		Current property valuation	
<i>Please note that if you wish to buy additional shares you need to follow the Staircasing Process</i>			
2. Leaseholders			
	Applicant 1	Applicant 2	
First name			
Surname			
Telephone No.			
Email address			
Preferred contact method			
Applicant on current mortgage (Yes/No)			
3. Mortgage Details			
Current Mortgage		New Mortgage	
Lender name		Lender name	
Redemption figure		Mortgage amount	
Monthly payment		Monthly payment	
Remaining term		Mortgage term	
Interest rate		Interest rate	

4. Solicitor Details

Company Name	
Address	
Postcode	
Email	
Telephone No.	
Case handler	
Your reference	

5. Additional Information

Please use this space to give us any additional information in support of your application

6. Declaration

I/We are aware that we need to pay legal fees and associated administration costs agreed during this process.

I/We understand that our rent and service charge account must be kept up to date during the staircasing process, and failure to do so may result in my/our application being delayed

	Applicant 1	Applicant 2
Signature		
Full legal name		
Date		

If your property was purchased in joint names you must ensure that both leaseholders sign this form

7. Authority to Disclose Information

Applicants are requested to sign the authorisation which will be used by Housing Solutions to obtain verification of the information given in your application. Evidence will be photocopied and kept on file. All information will be dealt with in the strictest confidence and held in compliance with the Data Protection Act.

	Applicant 1	Applicant 2
Signature		
Date		

Data Protection Act 1998: Housing Solutions requires this information to process your application; it may be passed to an independent financial advisor for the purpose of carrying out a financial assessment. If you would like to know more about our Data Protection Policy please see our website

8. Supporting Documentation

	Attached	To Follow	N/A
Redemption statement for current mortgage			
New mortgage offer			